

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Serial No.: | 10/041,765 |) | Confirmation No.: | 3190 |
| | |) | | |
| Applicant: | Daniel Ahles |) | Art Unit: | 3691 |
| | |) | | |
| Filing Date: | January 7, 2002 |) | Examiner: | Campen, Kelly Scaggs |
| | |) | | |
| Title: | SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK |) | Customer No.: | 29052 |
| | |) | | |
| | |) | Attorney Docket No. | 34250-1142 |

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**Via EFS-Web**

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated November 26, 2008, Representative for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Representative for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Specification are reflected in the listing which begins on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 12 of this paper.

Conclusion begins on page 16 of this paper.